

Information to identify the case:				
Debtor 1	Melanie K Petridis			Social Security number or ITIN xxx-xx-0114
	First Name	Middle Name	Last Name	EIN --
Debtor 2				Social Security number or ITIN --
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 13-22927-CMB				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Melanie K Petridis
dba Petridis Fine Art

9/19/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Melanie K Petridis
DebtorCase No. 13-22927-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Sep 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2017.

db
13673011 +Melanie K Petridis, 164 Mulberry Lane, Slippery Rock, PA 16057-1001
Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
13730093 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
13673015 Chase Freedom/Chase Card Services, P.O. Box 15298, Wilmington, DE 19886-5153
13673019 +Fannie Mae, 3900 Wisconsin Ave NW, Washington, DC 20016-2892
13673021 +George Petridis, 164 Mulberry Lane, Slippery Rock, PA 16057-1001
13673022 Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
13751364 +JPMorgan Chase Bank, N.A., P.O. Box 24785, Columbus, OH 43224-0785
13673024 +NAFS, 165 Lawrence Bell Drive, Ste. 100, Buffalo, NY 14221-7900
13673025 +Phelan Hallinan Schmieg, 555 Grant St., Suite 360, Pittsburgh, PA 15219-4411
13673026 +Richard J. Boudreau, Esq, 5 Industrial Way, Salem, NH 03079-4866
13673027 Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2017 01:22:37 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Sep 20 2017 01:18:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
13730035 +E-mail/Text: bncmail@w-legal.com Sep 20 2017 01:22:56 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13673008 EDI: ALLIANCEONE.COM Sep 20 2017 01:18:00 Alliance One, P.O. Box 3107,
Southeastern, PA 19398-3107
13673009 +EDI: BANKAMER.COM Sep 20 2017 01:19:00 BAC Home Loans LP, 450 American Street,
Simi Valley, CA 93065-6285
14383145 EDI: BANKAMER.COM Sep 20 2017 01:19:00 BANK OF AMERICA, N.A., PO BOX 31785,
Tampa, FL 33631-3785
13673010 EDI: BANKAMER2.COM Sep 20 2017 01:18:00 Bank of America, Bankruptcy Dept.,
P.O. Box 15168, Wilmington, DE 19850-5168
13714368 +EDI: BANKAMER.COM Sep 20 2017 01:19:00 Bank of America, NA, 7105 Corporate Drive,
Plano, TX 75024-4100
13673013 EDI: CAPITALONE.COM Sep 20 2017 01:19:00 Capital One Bank, P.O. Box 5155,
Norcross, GA 30091
13673012 EDI: CAPITALONE.COM Sep 20 2017 01:19:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
13673014 EDI: CHASE.COM Sep 20 2017 01:18:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13673016 E-mail/Text: kcarter@creditmanagementcompany.com Sep 20 2017 01:23:05
Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
13673017 EDI: HFC.COM Sep 20 2017 01:19:00 Direct Merchant Bank, Cardmember Services,
P.O. Box 5894, Carol Stream, IL 60197-5894
13673018 +EDI: CONVERGENT.COM Sep 20 2017 01:19:00 ER Solutions, P.O. Box 9004,
Renton, WA 98057-9004
13673020 E-mail/Text: cashiering-administrationservices@flagstar.com Sep 20 2017 01:23:11
Flagstar Bank, FSB, 5151 Corporate Drive, Suite 200, Troy, MI 48098
13673023 EDI: IRS.COM Sep 20 2017 01:19:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
13747005 EDI: PRA.COM Sep 20 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13873069 EDI: PRA.COM Sep 20 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
13678923 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2017 01:22:37
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
cr Bank Of America, N.A., et. al.
cr JP Morgan Chase Bank NA
cr* Pennsylvania Department Of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 19, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP Morgan Chase Bank NA agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Dai Rosenblum on behalf of Debtor Melanie K Petridis dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
James Warmbrodt on behalf of Creditor JP Morgan Chase Bank NA bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Matthew Gregory Brushwood on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor Bank Of America, N.A., et. al. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 10